

FIG. 1

Title: System and Method for Electronically Exchanging Value
Among Distributed Users

Docket: PAY00-001 Inventors: Max Levchin, et al.

Park, Vaughan & Fleming LLP 510-790-9960

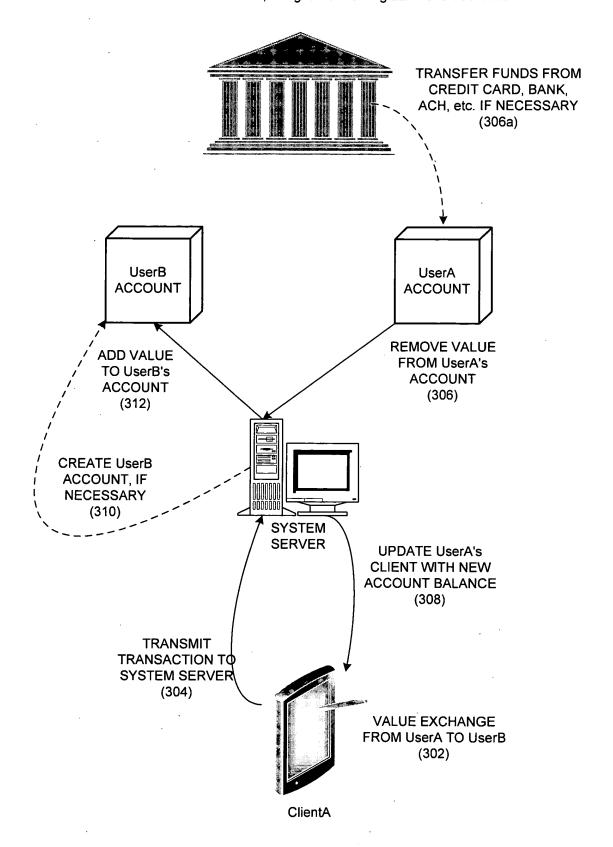


FIG. 3

Title: System and Method for Electronically Exchanging Value
Among Distributed Users

Docket: PAY00-001 Inventors: Max Levchin, et al. Park, Vaughan & Fleming LLP 510-790-9960

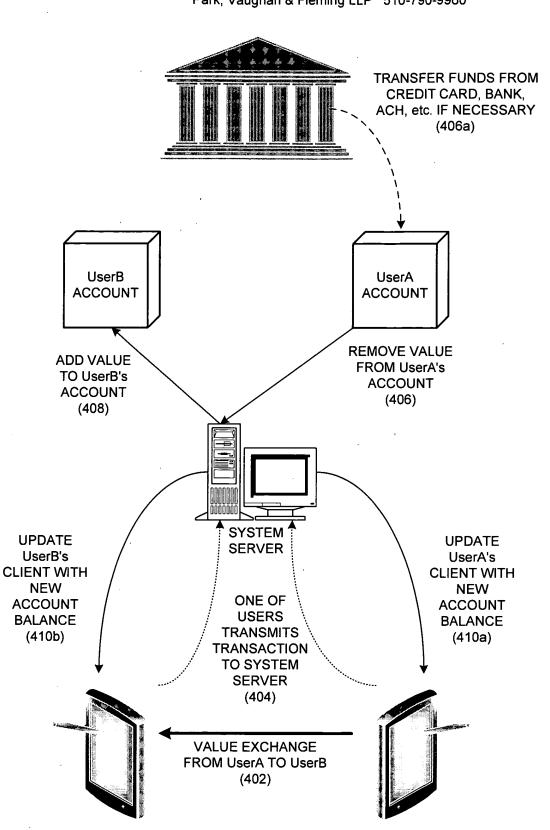


FIG. 4

ClientA

ClientB